

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

MICHENDO MORGAN

Debtor(s)

Case No. 15-18726

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/28/2015.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 08/12/2015.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 7.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$0.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$0.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$0.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$0.00**

Attorney fees paid and disclosed by debtor: \$750.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	0.00	NA	NA	0.00	0.00
ASPIRE	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA NA	Unsecured	532.21	NA	NA	0.00	0.00
CHASE	Unsecured	0.00	NA	NA	0.00	0.00
CHASE	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT LP	Unsecured	0.00	NA	NA	0.00	0.00
DIRECT TV	Unsecured	178.32	NA	NA	0.00	0.00
DISCOVER FIN SVCS LLC	Unsecured	0.00	NA	NA	0.00	0.00
ILLINOIS BELL TELEPHONE CO	Unsecured	550.93	NA	NA	0.00	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	854.26	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	2,534.24	30,874.91	30,874.91	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	6,020.60	13,202.07	13,202.07	0.00	0.00
MCSI INC	Unsecured	0.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	0.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	250.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	11,446.11	11,709.31	11,709.31	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	12,158.58	15,870.70	15,870.70	0.00	0.00
NCO FINANCIAL	Unsecured	556.00	NA	NA	0.00	0.00
OCWEN LOAN SERVICING LLC	Secured	150,005.85	153,240.17	153,240.17	0.00	0.00
OCWEN LOAN SERVICING LLC	Secured	NA	10,178.97	6,213.51	0.00	0.00
OVERLAND BOND & INVESTMENT	Secured	20,252.92	NA	20,252.92	0.00	0.00
OVERLAND BOND & INVESTMENT	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	1,199.60	1,710.34	1,710.34	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	532.21	NA	NA	0.00	0.00
RECEIVABLES PERFORMANCE	Unsecured	495.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
THE HOME DEPOT	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
T-MOBILE/T-MOBILE USA INC	Unsecured	766.15	NA	NA	0.00	0.00
T-MOBILE/T-MOBILE USA INC	Unsecured	161.73	NA	NA	0.00	0.00
Westwood College	Unsecured	0.00	NA	NA	0.00	0.00
WILLIAMS & FUDGE INC	Unsecured	279.00	NA	NA	0.00	0.00
WILLIAMS & FUDGE INC	Unsecured	265.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$153,240.17	\$0.00	\$0.00
Mortgage Arrearage	\$6,213.51	\$0.00	\$0.00
Debt Secured by Vehicle	\$20,252.92	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$179,706.60	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$30,874.91	\$0.00	\$0.00
TOTAL PRIORITY:	\$30,874.91	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$42,492.42	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$0.00</u>	
Disbursements to Creditors	<u>\$0.00</u>	
TOTAL DISBURSEMENTS :		<u>\$0.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/14/2015

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.